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Albert Russo, Trustee
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OFFICE OF THE STANDING CHAPTER 13 TRUSTEE
REPORT OF RECEIPTS AND DISBURSEMENTS
Activity for the period from 01/01/2024 to 12/31/2024
Chapter 13 Case No. 24-12474 / MEH

Noelle Labowicz
Martin Labowicz

Petition Filed Date: 03/07/2024
341 Hearing Date: 04/04/2024
Confirmation Date: 07/03/2024

Case Status: Open / Confirmed

RECEIPTS / PAYMENT HISTORY FOR THE TIME PERIOD SELECTED

Date	Amount	Check No.	Date	Amount	Check No.	Date	Amount	Check No.
04/12/2024	\$923.01		05/14/2024	\$923.01		06/24/2024	\$923.01	
07/24/2024	\$923.01		09/13/2024	\$923.01		10/23/2024	\$923.01	
12/02/2024	\$923.00	10095901	12/17/2024	\$923.00	10122281			
Total Receipts for the Period: \$7,384.06 Amount Refunded to Debtor Since Filing: \$0.00 Total Receipts Since Filing: \$8,307.06								

DISTRIBUTIONS TO CREDITORS FOR THE TIME PERIOD SELECTED

CLAIMS AND DISTRIBUTIONS					
Claim #	Claimant Name	Class	Claim Amount	Amount Paid	Balance Due
0	Noelle Labowicz	Debtor Refund	\$0.00	\$0.00	\$0.00
0	Robert G. Swan, Esq. »» ATTY DISCLOSURE	Attorney Fees	\$2,750.00	\$2,750.00	\$0.00
1	ONEMAIN FINANCIAL GROUP, LLC	Unsecured Creditors	\$1,046.45	\$0.00	\$1,046.45
2	INTERNAL REVENUE SERVICE »» 2020, 2023	Priority Creditors	\$1,343.11	\$0.00	\$1,343.11
3	INTERNAL REVENUE SERVICE »» 2017-2019	Unsecured Creditors	\$23,488.03	\$0.00	\$23,488.03
4	UPSTART NETWORK, INC	Unsecured Creditors	\$4,395.21	\$0.00	\$4,395.21
5	UPSTART NETWORK, INC	Unsecured Creditors	\$1,039.41	\$0.00	\$1,039.41
6	SLOAN SERVICING ON BEHALF OF ECMC »» NELNET, ECMC	Unsecured Creditors	\$22,744.43	\$0.00	\$22,744.43
7	ONEMAIN FINANCIAL GROUP, LLC. »» 2017 MAZDA CX5	Debt Secured by Vehicle	\$557.16	\$182.26	\$374.90
8	ONEMAIN FINANCIAL GROUP, LLC. »» 2017 MAZDA CX5	Unsecured Creditors	\$0.00	\$0.00	\$0.00
9	ONEMAIN FINANCIAL GROUP, LLC. »» 2013 NISSAN ALTIMA	Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
10	ONEMAIN FINANCIAL GROUP, LLC. »» 2013 NISSAN ALTIMA	Unsecured Creditors	\$0.00	\$0.00	\$0.00
11	MERRICK BANK	Unsecured Creditors	\$1,470.95	\$0.00	\$1,470.95
12	TD BANK,NA	Unsecured Creditors	\$2,469.35	\$0.00	\$2,469.35
13	QUANTUM3 GROUP LLC AS AGENT FOR »» MID AMERICA BANK & TRUST CO	Unsecured Creditors	\$1,896.63	\$0.00	\$1,896.63
14	QUANTUM3 GROUP LLC AS AGENT FOR »» CONTINENTAL FINANCE CO LLC	Unsecured Creditors	\$1,449.87	\$0.00	\$1,449.87

Chapter 13 Case No. 24-12474 / MEH

15	QUANTUM3 GROUP LLC AS AGENT FOR »» SYNCHRONY BANK	Unsecured Creditors	\$851.75	\$0.00	\$851.75
16	PNC BANK, NA »» P/3 LAUREL COURT/1ST MTG/ORDER 5/16/24	Mortgage Arrears	\$7,994.74	\$2,615.18	\$5,379.56
17	MERRICK BANK	Unsecured Creditors	\$1,048.91	\$0.00	\$1,048.91
18	NJ DIVISION OF TAXATION »» 2020-2023	Priority Creditors	\$14,146.79	\$0.00	\$14,146.79
19	WLCC LENDING FAST DAY LOANS	Unsecured Creditors	\$1,510.73	\$0.00	\$1,510.73
20	CAPITAL ONE BANK (USA), N.A.	Unsecured Creditors	\$486.54	\$0.00	\$486.54
21	CAPITAL ONE BANK (USA), N.A.	Unsecured Creditors	\$431.98	\$0.00	\$431.98
22	CAPITAL ONE BANK (USA), N.A.	Unsecured Creditors	\$393.50	\$0.00	\$393.50
23	JEFFERSON CAPITAL SYSTEMS, LLC »» WEBBANK	Unsecured Creditors	\$565.68	\$0.00	\$565.68
24	LVNV FUNDING LLC »» RESURGENT ACQUISITIONS LLC	Unsecured Creditors	\$791.77	\$0.00	\$791.77
25	PORTFOLIO RECOVERY ASSOCIATES »» CAPITAL ONE, NA	Unsecured Creditors	\$348.99	\$0.00	\$348.99
26	LVNV FUNDING LLC	Unsecured Creditors	\$595.91	\$0.00	\$595.91
27	LVNV FUNDING LLC »» RESURGENT ACQUISITIONS LLC	Unsecured Creditors	\$772.60	\$0.00	\$772.60
28	LVNV FUNDING LLC »» RESURGENT ACQUISITIONS LLC	Unsecured Creditors	\$588.26	\$0.00	\$588.26
29	LVNV FUNDING LLC »» RESURGENT ACQUISITIONS LLC	Unsecured Creditors	\$780.63	\$0.00	\$780.63
30	TD BANK USA NA	Unsecured Creditors	\$1,209.73	\$0.00	\$1,209.73
31	SCOLOPAX, LLC	Unsecured Creditors	\$9,227.42	\$0.00	\$9,227.42
32	SCOLOPAX, LLC »» INTERCOASTAL FINANCIAL LLC	Unsecured Creditors	\$834.54	\$0.00	\$834.54
33	PORTFOLIO RECOVERY ASSOCIATES »» THE BANK OF MISSOURI	Unsecured Creditors	\$1,342.70	\$0.00	\$1,342.70
34	PORTFOLIO RECOVERY ASSOCIATES »» THE BANK OF MISSOURI	Unsecured Creditors	\$1,334.15	\$0.00	\$1,334.15
35	PORTFOLIO RECOVERY ASSOCIATES »» THE BANK OF MISSOURI	Unsecured Creditors	\$2,388.16	\$0.00	\$2,388.16
36	JEFFERSON CAPITAL SYSTEMS, LLC »» FINGERHUT DIRECT MRKTING	Unsecured Creditors	\$1,026.90	\$0.00	\$1,026.90
37	QUANTUM3 GROUP LLC AS AGENT FOR »» FIRST ELECTRONIC BANK	Unsecured Creditors	\$1,066.44	\$0.00	\$1,066.44
38	QUANTUM3 GROUP LLC AS AGENT FOR »» THE BANK OF MISSOURI	Unsecured Creditors	\$885.87	\$0.00	\$885.87
39	QUANTUM3 GROUP LLC AS AGENT FOR »» CELTIC BANK	Unsecured Creditors	\$643.21	\$0.00	\$643.21
40	QUANTUM3 GROUP LLC AS AGENT FOR »» MERCURY MC	Unsecured Creditors	\$6,217.27	\$0.00	\$6,217.27
41	QUANTUM3 GROUP LLC AS AGENT FOR »» FIRST ELECTRONIC BANK	Unsecured Creditors	\$161.95	\$0.00	\$161.95
42	QUANTUM3 GROUP LLC AS AGENT FOR »» CELTIC BANK	Unsecured Creditors	\$392.03	\$0.00	\$392.03
43	AERO HEC ACQUISITIONS I, LLC »» UNISON AGREEMENT CORP.	Unsecured Creditors	\$0.00	\$0.00	\$0.00
44	PNC BANK, NA »» 3 LAUREL CT/ATTY FEES 11/19/24	Mortgage Arrears	\$549.00	\$549.00	\$0.00

Chapter 13 Case No. 24-12474 / MEH

SUMMARY

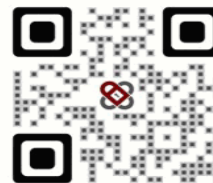
Summary of all receipts and disbursements from date filed through 1/23/2025:

Total Receipts:	\$8,307.06	Plan Balance:	\$47,682.94 **
Paid to Claims:	\$6,096.44	Current Monthly Payment:	\$923.00
Paid to Trustee:	\$521.54	Arrearages:	\$922.94
Funds on Hand:	\$1,689.08	Total Plan Base:	\$55,990.00

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****This is an approximate balance. Additional allowed claims and other variables may affect the amount to complete the plan.**